



HOME FEDERAL BANK

A Better Way

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another checking, savings or money market account, which may be less expensive than our standard overdraft practices. To learn more, ask about these plans at one of our convenient financial centers.

This notice explains our standard overdraft practices.

→What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

→What fees will I be charged if Home Federal Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35.00** for each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account; however, for items that are paid through Home Federal Bank's automated overdraft system (Advanced Overdraft Protection), we will charge you no more than five (5) Advanced Overdraft Limit fees per day. Insufficient funds (NSF) transactions may result in either additional Paid NSF fees or Returned NSF fees.
- Also, we will charge you a continuous overdraft fee of \$25.00 on the tenth consecutive day your account is overdrawn. If your account is overdrawn for more than ten (10) consecutive days, we will charge an additional \$25.00 every tenth day.

→What if I want Home Federal Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, visit www.hfbla.com, or call (318) 841-5330 or complete the form below and present it to one of our financial centers or mail it to: Home Federal Bank, P. O. Box 1728, Shreveport, LA 71166-1728 or fax it to 318-674-2622.

CUT ALONG HERE

I DO NOT WANT HOME FEDERAL BANK TO AUTHORIZE AND PAY OVERDRAFTS ON ATM AND EVERYDAY DEBIT CARD TRANSACTIONS.

I WANT HOME FEDERAL BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS.

PRINTED NAME: _____

DATE: _____

SIGNATURE: _____

ACCOUNT NUMBER: _____

PHONE NUMBER: _____